

Q. What is a user Id?

A. User Id is an Identification name which enables the Internet Banking system to recognize you as a FedNet customer and enable FedNet operation over the Internet. It will be unique in the sense that no two or more customers will have the same user Id. FedNet therefore requires you to suggest three alternative names as user Id in the application form, one of which will be selected based on the order of your preference if it has not been already allotted to anybody else. Should all three be found already allotted, a fresh user Id will be set for you.

Q. What types of accounts are included in FedNet?

A. FedNet is presently designed to include Savings Bank, Current Account, Term Deposits and Overdraft/Cash Credit accounts.

Q. Can Resident accounts be maintained by NRIs and linked to FedNet along with Non-Resident accounts?

A. No. Non-Residents are not permitted to maintain resident accounts. Resident accounts maintained by persons before becoming Non-residents shall be converted to Non-Resident Ordinary account (NRO). Once it is converted to NRO accounts, such accounts can be linked to FedNet along with other accounts of the NRIs.

Q. Will FedNet display all my existing or future accounts automatically once I register in FedNet?

A. No. Normally accounts specifically requested in FedNet application or otherwise added later only will be available in FedNet. All eligible accounts can be included in FedNet if requested by the account holder. In other words, the account holder has to decide and inform the Bank whether to include or not all accounts in FedNet.

Q. In what way is FedNet different from Telephone Banking?

1. FedNet is Internet Banking and all the account details can be accessed and transactions can be done through FedNet.
2. FedNet allows you to view the transactions on screen at your leisure.
3. FedNet lets you save, copy and print statements of account.
4. Transferring to third party accounts is possible in FedNet.

Q. I maintain my account with a reputed bank and I get computer print outs of my account at any time and they have ATM facility also. Why should I avail FedNet facility?

A. By enabling your account through FedNet you gain a lot of additional advantages and convenience at no additional costs. Some of them are:

1. When you bank through FedNet you are doing so in the convenience of your home or office, anywhere in the world. You do not have to go to a branch or an ATM.
2. FedNet provides you with a facility for utility payments, which is not available in ATMs.
3. Again, transfer to third party accounts is possible in FedNet.
4. With FedNet you can get statements for up to 6 months. You can also sort and view/print/save them according to your preferences.
5. FedNet allows you to order Cheque Book/Demand Draft/Deposit Opening & Renewal/Revoke Stop Payment requests. Drafts can even be mailed directly by us at your request to third parties.
6. FedNet enables you to do online shopping and payment over the Internet. You can also order gift items over the Internet.
7. FedNet enables you to view all your accounts across branches at different geographical locations on a single screen and transact on them.
8. Archives of your transactions are available online enabling to monitor activity on your account.

[FedNet - NEFT Transactions](#)

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Q. What is NEFT?

A. NEFT means National Electronic Fund Transfer. It is a nationwide fund transfer system for transferring funds from any branch of a bank to any other bank's branch.

Q. How the NEFT transactions happen?

A. NEFT uses a centralized accounting system, i.e. the instruction to transfer funds is executed at a single point at Mumbai debiting the account of the bank which sends the money and crediting the bank which receives it.

Q. How much time will it take for an NEFT transaction?

A. Depending on the time of settlement, the beneficiary will get the credit on the same day or on the next day of the transaction.

Q. What is the difference between NEFT and RTGS?

A. NEFT is an operation where settlement takes place at a particular point of time in a batch. i.e., all transactions that are initiated after the settlement time should wait for the next batch settlement time for processing. Whereas in an RTGS, the settlement takes place in the real time business hours.

Q. What is an IFSC code?

A. IFSC means Indian Financial System Code. It is a 11digit alpha numeric code with the first 4 characters representing the bank code and the fifth being the control character and the rest of the 6 characters are reserved for the branch code.

Q. Is it necessary that both the beneficiary and the originator of the NEFT transactions should have a bank account?

A. NEFT being a fund transfer process, can be processed only with two accounts. So, definitely both parties should have a bank account.

Q. Will it be possible to make foreign remittance through NEFT?

A. No.

Q. What are the vital details required to carry out an NEFT transaction?

A. Amount, debit account number, beneficiary details, beneficiary account number, name of the beneficiary bank and IFSC code of the beneficiary branch.

Q. Will I be able to transfer funds to anywhere in the country?

A. No. Funds can be transferred only to the NEFT enabled branches of Banks.

Q. From where will I get details of the NEFT enabled branches of a bank?

A. A list of all the branches of a bank of a particular city that are NEFT enabled will be displayed when you select Get Branch in the 'Make a Payment' screen. And if you want to get the complete details of all the NEFT enabled branches of all the banks in the country, click on www.rbi.org.in/scripts/neft.aspx

Q. Will I be able to stop an NEFT payment as in the case of a stop payment of cheque?

A. Only for a scheduled payment mode, you have the facility to stop the payment.

Q. Will I be able to track my transaction?

A. Yes, you can track your payments using the screens, Pending Payments and Payments made.

[FedNet - Password](#)

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Q. How will I get my password?

A. Once we receive your application, we will process it and we will generate the temporary password for you. You will receive the user id and temporary password by courier/post/digitally as a secured PIN mailer. You have to change your password at the first visit itself for accessing FedNet.

Q. Will anybody in the bank know my password?

A. With our stringent security system, no one in the bank or outside except you will know the password.

Q. If I doubt somebody knows my password, what course of action must I take?

A. You must immediately change your password. When you change your password, please remember to avoid re-using any previous passwords.

Q. If I forget my password what should I do?

A. If you have an active debit card, you can reset your password using the 'Forgot Password' option. Please contact FedNet Division/ Branch for assistance, if you do not have a Debit Card. Your current password will be deactivated, and a new password will be issued to you.

Q. I have more than one account with the bank at different branches. Can I keep one FedNet account for all the accounts?

A. Yes. You can get all your accounts at any branch of the bank in one FedNet account.

Q. I have more than one account in the same branch with the bank. Can I keep separate FedNet account with separate password for the accounts?

A. Yes, if the accounts belong to unique customer ids, you can register the account separately under another User Id.

Q. How often must I change my password?

A. Since there is no restriction on the number of times you can change your password, it is up to you to decide when to change the password. We suggest that you must change your password as frequently as possible or whenever you feel that the password has been compromised. However, if you do not change your passwords at least once in 180 days, in the interest of maintaining security, the system will prompt you to change your passwords at the expiry of 180th day. In this case you will be permitted access to your account only after changing the password.

Q. Why should I change my password when I access FedNet for the first time?

A. This is made mandatory for security reasons. Moreover this gives you an option to select a password of your own choice that you will be comfortable with.

Q. Can I get access to my accounts through FedNet immediately on receipt of password?

A. Yes, once you have received the password you can directly login to FedNet with the received credentials.

Q. Can I authorize someone else to receive the password on my behalf?

A. No. For security reasons we do not recommend third party authorization.

Q. I am always on the move. Can you deliver the password to my base Federal Bank branch?

A. Yes - on your specific written request. The branch will keep it safe for you and you can collect your password at your convenience during office hours.

[FedNet - Registration](#)

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Q. How to register for FedNet?

A. If the customer is already maintaining an account with us, he can register for FedNet as online or offline.

For online FedNet registration, please visit the website and click on the Online FedNet registration link provided in the home page.

For offline registration, you need to submit an application form for FedNet at your branch. The application form can be obtained from branch or can be downloaded from our website. Duly filled application shall be submitted at branch where the customer is having account.

Q. Who is eligible for FedNet Banking facility?

A. All Federal Bank account holders with mode of operation SG, E/S, A/S, F/S , 'Karthi' and 'Anyone' can access their account through FedNet.

Q. Is FedNet facility extended to all branches of Federal Bank?

A. Yes, indeed.

Q. Is there any charge for this service?

A. No. Currently, we offer FedNet free with all accounts. However, all minimum balance/deposit amount requirements of the relevant accounts will need to be honoured.

Q. Can the customer have all his deposit accounts FedNet enabled under a single User Id?

A. Yes, all the accounts irrespective of the branch can be linked under a single user Id thus enabling customers to view all these accounts and do transactions on them over the Internet

Q. What is to be done if the customer has accounts in different branches of Federal Bank?

A. No problem at all. The customer can have them all enabled under one user Id and view and do transactions in the account through a single screen.

Q. How will I know that my transaction has been completed?

A. The FedNet system does one of the following, depending upon the transaction you have requested:

Displays the information requested

Accepts your instruction and displays an appropriate message to the effect or gives you a transaction reference number which you may use to refer to your transaction in all future communication regarding the same

Displays an appropriate message on why it cannot complete your transaction or asks you to try again.

Q. How about Loan accounts ?

A. Loan accounts can also be FedNet enabled thus enabling to view these accounts along with other deposit accounts.

Q. Can Corporates avail FedNet facility?

A. Yes. Companies/Partnership Firms/Trusts etc can avail FedNet facility if the mode of operation is SG. Access to account/s will be permitted only to one authorised signatory.

Q. Can FedNet be enabled with account view facility only without enabling transactions in the account through FedNet?

A. Yes, if the account holder specifically requests us to do so.

Q. What is the best screen resolution recommended for FedNet?

A. While it is not mandatory, FedNet screens are best when viewed with 1024 x 768 pixels screen resolution.

Q. If the customer is using Internet Explorer version below 5.0, can he Access FedNet ?

A. No. Internet Explorer 5.0 and above is needed to access accounts through FedNet. If he use any other browser, it should support 128 bit encryption.

Q. Is there any charge at the time of FedNet registration?

A. There are no charges for availing FedNet facility.

Q. How soon can the processes of enabling FedNet operations completed?

A. On receipt of the FedNet application, FedNet Division will send a PIN -mailer containing user Id and passwords physically or digitally. Once the credentials are received by you, you can log in to FedNet.

Q. What does the PIN mailer contain?

A. There are two ways of PIN mailer. Please note email id needs to be updated in customer id to receive digital PIN mailer.

Physical: One part contains the User Id and two sets of passwords- the first password to access the account and the other password for transaction as a second level of security that will be required when any transactions are done on the account through FedNet.

Digital: You will receive the user id via email and SMS. Password will be sent to you via Email and SMS in a bifurcated manner. First half of the password will be sent to your registered email address via a separate email. The FedNet password will be given in a password protected PDF document which can be opened using a combination of the first 4 letters of your / your firm name (in capitals) & date of birth / date of incorporation (in DDMM format) as per our records. Please do not include any special characters or spaces. The second half of the password will be sent to your registered mobile number. Concatenating both the credentials sent on email id (6 characters) and mobile number (5 characters); user will get their first time activation password(s). These credentials will be valid for 72 hours from the time of issuance.

Q. Is e-mail address compulsory in the application?

A. Though it is not compulsory to give e-mail address in the FedNet application, it is very much desirable, as all future correspondence/intimation will be addressed to the FedNet subscribers to their e-mail address only. Moreover, it is very fast and mandatory if you wish to receive digital pin mailer. The customer will also receive certain e-mail notifications as a security feature and as such it is highly desirable to have the email address.

Q. Will the account be charged for transactions effected through FedNet?

A. Currently transfer of funds through FedNet from SB accounts is free of charge for beneficiaries maintaining accounts with Federal Bank branches irrespective of whether the transfer is to own account or third-party account and whether it is to an account at the same branch or a different branch. However, services like 'Stop Payment' which are normally chargeable, are subject to such normal charges if not exempted specifically.

Q. Should the customer keep any minimum balance in his/her account/s to avail this facility?

A. There is no stipulated separate minimum balance for maintaining FedNet accounts.

Q. What will happen if the customer does not use FedNet for a long time after enabling this facility?

A. FedNet will get locked unless the account is accessed at least once in 90 days. This is an in-built security measure to take care of unattended accounts in Internet. You can use the 'Unlock User id' functionality to unlock your user id and then re-start using FedNet.

FedNet - RTGS Transactions

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Q. What is RTGS?

A. RTGS means Real Time Gross Settlement. This funds transfer system works by transferring money from one bank to another on a 'real time' and on 'gross' basis. Being the fastest mode of money transfer facility through the banking channel at present, all transactions done via RTGS are settled at once when they are processed.

Q. How much time will it take for an RTGS transaction?

A. Usually, the beneficiary bank branches will receive the funds in real time at once the funds are transferred from the remitting bank. The normal time schedule given by RBI to the beneficiary bank is within two hours once the fund transfer message is received. However, the beneficiary will get the amount only when the beneficiary bank credits the amount to his/her account.

Q. Is it necessary that both the beneficiary and the originator of the RTGS transactions should have a bank account?

A. RTGS being a fund transfer process, can be processed only with two accounts. So, definitely both parties should have a bank account.

Q. If an RTGS transaction is not credited to a beneficiary account, will I get back the money?

A. Yes. If it is unable to credit the remittance to the account of the beneficiary for any reason, the beneficiary's bank will return the money to the remitting bank. Once this amount is received back by the remitting bank, the amount will be credited to remitting customer's account by the remitting bank branch.

Q. Will it be possible to make foreign remittance through RTGS?

A. No. It is applicable only within the country.

Q. What to do if a customer does not know the IFSC Code?

A. In FedNet, the customer need not remember the IFSC Code. We have provided an easy facility to the customer. The IFSC will be automatically populated once the customer selects the remitting bank branch while adding a payee.

Q. Will I be able to stop an RTGS payment as in the case of a stop payment of cheque?

A. No.

Q. Will I be able to transfer funds to any bank in the country?

A. No. Funds can be transferred only to the RTGS enabled branches of Banks.

Q. From where will I get details of the RTGS enabled branches of a bank?

A. A list of all the branches of a bank of a particular city that are RTGS enabled will be displayed when you select Get Branch in the 'Make a Payment' screen. And if you want to get the complete details of all the RTGS enabled branches of all the banks in the country, click on www.rbi.org.in/Scripts/Bs_viewRTGS.aspx.

Q. Can I make an NEFT or an RTGS transaction to an NRE account?

A. Yes. You can make an NEFT or an RTGS transaction to an NRE account provided the debit account is an NRE account.

Q. Will I be able to track my transaction?

A. Yes, you can track your payments using the screens, Pending Payments and Payments made.

[FedNet - Security Tips](#)

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[Login Security](#)

- Log on to the service by typing in the URL in the address bar. Make sure that the page opening up is from the genuine service provider.
- Enter your user-id and password only in the space provided for in Federal Bank internet banking site login screen. Any changes from normal make sure there is no attempt to steal your personal information before providing it.

- Never share your passwords. Do not divulge your password to any one. Keep it a secret.
- Do not store passwords in a file on ANY computer system (including mobile or similar devices) without encryption.
- Never write down a password. Someone may discover the password. Make the password difficult for others to guess or crack but easy for you to memorize and remember. Make your own acronym.
- Do not let your computer remember your password. Never accept auto complete option provided by your computer/ browser.
- Change passwords at least once every 90 (ninety) days.
- Do not provide user-id and passwords on any page that appears when you click on a hyperlink received through email.
- A strong password must have
 - At least five different characters. Repeated characters are easy to crack
 - At least three different character types – digits, lowercase, uppercase, punctuation, etc.
 - No long alphabetic or numeric sequence
 - No forbidden characters such as delete
 - No dictionary words, names of person, place, thing, birth date, phone number, vehicle registration number, etc
 - Never access the internet banking from an un-trusted system.
 - Change the password on the first occasion you access the service.

System Security

- The latest version of browsers should be used to connect to the Internet as they afford higher level of security.
- Operating System (OS) of the computer system should be upgraded promptly. A newer version of the operating system would help you make your system more secure.
- Install the latest Antivirus software) on your computer system. This will reduce the risk of virus attacks. Continuous updation of these antivirus software) will offer more resistance to newer viruses.

- Installing personal firewall on your computer system will provide added level of security.
- Use spyware/adware removal software to eliminate the potential risk caused through pop-up windows by removing any spyware or adware installed on your computer.
- Downloads from unfamiliar sources may contain hidden programs or viruses that can compromise your computer's security.
- Install a screen saver with password protection.
- When not in use, disconnect your computer system from the Internet to avoid unwanted access to the information on your system. Even if you have a firewall installed, this is a step you can take to help protect yourself.
- Be sure the URL you are accessing has 'https://'. The s indicates secured, and the site uses encryption.
- Always logout completely, using the following steps:
 - Logout the application by clicking on logout button.
 - Close all the browser windows.

Two Factor Authentication

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Q. What is Two Factor Authentications (2FA)?

A. Two-factor authentication is a security process in which the user provides two means of identification, one of which is typically a physical token, such as a card, and the other of which is typically something memorized, such as a password.

It ensures that only authorized individuals access their sensitive information or does online transaction. It provides substantially better security and makes it much more difficult for an attacker to impersonate the User and access his account.

Q. How can I register for 2FA?

A. Two factor authentication registrations can be done by using '2FA-Registration' link available in service requests.

Navigation path: *My Profile > Change 2FA Online > Manage Two Factor Authentication Form Factor*

Q. How can I change my form factor (2FA)?

A. Form factor can be changed by using the service request '2FA – Change Form Factor' available in service requests.

Navigation path: *My Profile > Change 2FA Online > Manage Two Factor Authentication Form Factor*

Q. Which are the different types of form factors available in FedNet?

A. As of now 2 types of form factors are available in FedNet.

- *Mobile Based OTP (FedSecure)*
- *SMS OTP*

Q. I was using App (Mobile Token) as my 2FA. Now I changed my mobile. What should I do in order to activate the 2FA on my new Mobile?

A. Login to FedNet using your primary user id and password. In the next page, click on 'Replace Device' link, as shown below. You need to authenticate the request via OTP. On successful completion, new activation code will be sent to your mobile as SMS. Open the URL and download the application, after the App is downloaded, open the URL again and click on "Activate". Follow the steps guided in the application and set PIN for the App. Mobile based 2FA will be activated on your new mobile.

Q. Is it mandatory to register for 2FA?

A. Yes. It is mandatory to register for 2FA to carry out transactions of any amount.

[Password](#)

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Q. How can I change my login/transaction password?

A. You can change the login/transaction password by 'Change passwords option available in 'My Profile'.

Navigation path: *My Profile: Profile Activities > Change Passwords > Change Password*

Q. If I forget my password, what should I do?

A. To reset your password, you can use the 'forget password?' link available in the login page. You need to provide your user id, ATM card number, ATM PIN, Card expiry date etc to reset your password.

Q. How often should I change my password?

A. Since there is no restriction on the number of times you can change your password, it is up to you to decide when to change the password. We suggest that you must change your password as frequently as possible or whenever you feel that the password has been compromised. However, if you do not change your passwords at least once in 180 days, the system will prompt you to change your passwords at the expiry of 180th day. In this case you will be permitted access to your account only after changing the password.

Q. Will anybody in the bank know my password?

A. With our stringent security system, no one in the bank or outside except you will know the password.

Beneficiary

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Q. How can I add a beneficiary?

A. You can use the 'Add Beneficiary' option available in 'Transactions' tab.

Navigation path: *Beneficiaries: Manage Beneficiary > Add Beneficiary*

Q. Should I need to add a Federal Bank customer as beneficiary to transfer funds to his account?

A. Yes. You need to add a Federal Bank customer as your beneficiary for higher value transactions.

Q. How can I view/modify the details of a beneficiary added?

A. You can use the 'View/Modify Beneficiary Details' option available in transactions.

Navigation path: *Beneficiaries: Manage Beneficiary > View/Modify Beneficiary Details*

Q. I have added a new beneficiary through FedNet. When will the beneficiary be activated?

A. The newly added beneficiaries will be activated after 4 hours for Mobile Based 2FA. For customers who have opted for SMS OTP as 2FA, new beneficiary will be activated after 24 hours. In the meantime, the beneficiary can be partially activated and upto 2Lakh amount can be transferred to them within the beneficiary activation waiting period.

Accounts

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Q. From where will I get the account statement?

A. Account statement can be viewed in 'Accounts Info' available in 'Accounts' tab. The same can be downloaded in various formats using 'More Actions' available there itself.

Navigation path: *Accounts: Accounts Info > Operative Accounts > My Operative Accounts><Select an Account>>Statement of Accounts.*

Q. How can I open a Tern Deposit Online?

A. Term deposit opening option is available in 'Services' option available under 'Accounts' tab.

Navigation path: *Accounts: Accounts Info > Deposit Accounts > My Deposits > Open New Account*

Q. From where can I view clearing instruments?

A. Clearing instruments can be viewed under 'Accounts Info' option in Accounts.

Navigation path: *Accounts: Accounts Info > Operative Accounts > My Operative Accounts>More Actions>View Clearing Instruments.*

Q. How can I view my SB Account details?

A. SB Account (Operative Accounts) details can be viewed by clicking on the 'Nick Name' of the corresponding accounts, when they are getting listed while navigating to 'My Operative Accounts' page. Account details can also be viewed by clicking on the account number in the Account summary widget available in the home page.

Navigation path: *Accounts: Accounts Info > Operative Accounts > My Operative Accounts*

Q. From where will I get the details of temporary overdraft/lien?

A. Lien/temporary overdraft enquiries can be done in more actions part of 'My Operative Accounts' page in 'Accounts' tab.

Navigation path: *Accounts: Accounts Info > Operative Accounts > Inquire on Temporary Overdraft/Inquire on lien*

Q. How can I View/Stop issued cheques?

A. View/Stop issued cheques option is available in more actions part of 'My Operative Accounts' page in 'Accounts' tab.

Navigation path: *Accounts: Accounts Info > Operative Accounts > View or Stop Issued Cheques*

Services

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Q. Can I close a term deposit through FedNet?

A. Yes. The term deposits which are opened through FedNet can be closed online by using the request 'Closure of Deposit Opened Online'. Term Deposits opened at Branch cannot be closed online.

Navigation Path: *Customer Services: Service Requests > New Service Requests > Closure of Deposit Opened Online.*

Q. Is there any option available in FedNet to send emails to the FedNet Relationship Manager?

A. Yes. FedNet provides the facility to send emails to the relationship manager by using the 'Compose Mail' option available in 'Mails' link in 'General Services' tab.

Navigation Path: *Customer Services: Mails > Compose Mail > Compose New Mail*

Please do not share any personal information via this mode.

Q. How can I view the details of the service requests raised by me?

A. The details of the service requests raised will be available under 'Query on Request' link available in 'Service request' link under 'General services'

Navigation Path: *Customer Services: Service Requests > Query On Request > Query On Requests*

[Value Added Services](#)

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Q. Can I recharge my mobile through FedNet?

A. Yes. Fednet provides you the facility to recharge your mobile using the 'Mobile/DTH Recharge' option available in 'Value Added Services'.

Navigation Path: *Bill Payments: Mobile/DTH Recharge >Recharge Online*

Q. How can I make an inquiry on the recharges done so far?

A. 'Recharge Inquiry' option can be used to view the history of your recharges done through FedNet.

Navigation Path: *Bill Payments: Mobile/DTH Recharge >Recharge Inquiry.*

Q. Can I make my Bill Payments through FedNet?

A. Yes. Fednet provides you the facility to pay your bills like electricity, credit card, FASTag etc under 'Add On Services'.

Navigation Path: *Add On Services – Bharat Connect*

[My FedNet](#)

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Q. Is there any option available in FedNet to change my User id?

A. Yes. FedNet provides you the possibility of changing the user id under the option 'Change User Id' available in 'My Profile'.

Navigation Path: *My Profile: Profile Activities > Change User Id > Change User Id*

Q. I have more than one account with the bank at different branches. Can I keep one FedNet account for all the accounts?

A: Yes. You can get all your accounts at any branch of the bank in one FedNet account as long as they belong to one single customer id.

[Tax Payment](#)

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Q. Can I pay taxes through FedNet?

A. Yes. FedNet provides you the facility to pay your taxes using the 'Pay your Tax' option available in 'Manage Tax'.

Navigation Path: *Manage Tax: Tax Services > Pay Tax*

Q. From where can I view the details of tax paid?

A. The Tax payment details can be viewed under 'Tax Credit (View Form 26AS)' available under 'Tax Info' option in 'Accounts.'

Navigation Path: *Manage Tax: Tax Services > Tax Credit (View Form 26AS) > View Tax Credit(Form 26AS)*

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Q. From where can I know my daily transaction limit?

A. Your daily transaction limits can be viewed under 'Limits' option available in 'My Profile'.

Navigation Path: *My Profile: View Personal Details > Limit Scheme*

Q. Is there any option to increase my daily transaction limit?

A. Yes. FedNet provides you the option to increase your daily transaction limit by using the service request 'Enhance Transaction Limit'.

Navigation Path: *Customer Services: Service Requests > New Service Requests > Manage Transaction Limit Request*

Q. From where can I know the limit schemes and the limit details in FedNet?

A. Transaction limit scheme details are available in the 'Manage Transaction Limit' request page available in 'Service Requests' under 'Customer Services' tab

Navigation Path: *Customer Services: Service Requests > New Service Requests > Manage Transaction Limit*

Q. Is there any option to decrease my daily transaction limit?

A. Yes. FedNet provides you the option to decrease your daily transaction limit by using 'My Profile Service'.

Navigation Path: *Navigation Path: My Profile: Personal Activities > Personalize Limit*

[Transaction](#)

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Q. What is Quick Transfer?

A. Quick Transfer is the option to transfer funds without adding a beneficiary.

Q. What is Multiple Account Transfer?

A. Through Multiple Accounts Transfer, Federal Bank provides you an option to do multiple fund transfer to Federal Bank accounts in a single shot. This option is available for the transfer of funds to registered Federal Bank payees/own accounts only.

Q. How can I enable my transaction?

A. Transaction can be enabled by using the service request 'Enable transaction request' available in service requests.

Navigation path: *Customer Services: Service Requests > New Service Requests > Enable transaction request*

Q. What should I do when my net banking transaction is blocked?

A. You need to get in touch with the contact centre available at toll free numbers **1800-420-1199** or **1800-425-1199**.

For Email Assistance: fednetinfo@federalbank.co.in ; fednet@federalbank.co.in

Executives will be available 24 x 7 to help you.

Q. I want to make a payment to an account in some other bank. Till what time can i do that?

A. Other bank payments are done through National Electronic Fund Transfer (NEFT) or Real Time Gross Settlement (RTGS). NEFT/ RTGS timings are given below.

NEFT/RTGS Timings for Enhanced Limits (Beyond Rs.10 Lakh) *			
Type	Day	Start Time	End Time
NEFT / RTGS	Monday to Friday	8:45 AM	6:30 PM
NEFT / RTGS	Saturday (Except 2 nd and 4 th of every month)	8:45 AM	6:30 PM

* NEFT/RTGS up to Rs.10 Lakh is available 24*7 via FedNet subject to Client's set Transaction Limit.

Q. Are there any service charges applicable for other bank transactions?

A. Yes. Service charges are applicable, depending on the transaction amount. For charges, please refer to www.federalbank.co.in/rates-and-charges.

Q. Is there any separate limit during holidays or non-business hours?

A. In FedNet, during non-business hours or on holidays the maximum amount that can be transferred via NEFT/RTGS/IMPS for Inter Bank transfers is capped at 10Lakhs.

Personal Details

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Q. How can I view my personal details in FedNet?

A. Personal details can be viewed under 'View Personal details' in Profile Activities under 'My profile'.

Navigation Path: *My Profile: Profile Activities > View Personal Details > View Personal Details*

Q. What is the procedure for grievance redressal if you are not satisfied with our services?

A: If you are not satisfied with our services, you may raise a grievance through any of the following channels as part of our grievance redressal mechanism:

Customer Care: Call our 24x7 helpline numbers at 1800-425-1199 or 1800-420-1199.

Email: Write to us at contact@federalbank.co.in or fednetinfo@federalbank.co.in

Branch Visit: Visit your nearest Federal Bank branch for assistance.

For more details, please visit: <https://www.federalbank.co.in/grievance-redressal-general-banking>

Non Resident Indian

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Q. I'm a NRI customer. I got my OTP in email. The attachment is password protected. How can I open the attachment?

A. The password to open this document is a combination of the first 4 letters of customer name (in capitals) & DDMM portion of date of birth /date of incorporation as provided to the bank during the time of opening of account. Please note that punctuation, special characters and spaces in the name are not taken into account.

Examples:

If the registered name is Anu Thomas K and date of birth is 10-Oct-1965, the password would be ANUT1010

If the registered name is K.E.D'Souza and date of birth is 24-Feb-1952, the password would be KEDS2402

If the registered name is AB & C of India Ltd and date of incorporation is 21-Nov-2000, the password would be ABCO2111